

**Information to identify the case:**

Debtor 1	<b>Sarah Lynne Wright</b>	Social Security number or ITIN	<b>xxx-xx-4223</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Virginia</b>			
Case number: <b>17-36259-KRH</b>			

**Discharge of Debtor**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sarah Lynne Wright

December 23, 2021

**For the court:** William C. Redden  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Sarah Lynne Wright  
Debtor

Case No. 17-36259-KRH  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-7

User: bullockn

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Date Rcvd: Dec 23, 2021

Form ID: 318

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2021:

Recip ID	Recipient Name and Address
db	+ Sarah Lynne Wright, 4918 Banbridge Court, Richmond, VA 23228-6314
cr	+ DLJ Mortgage Capital, Inc., C/O Shapiro & Brown, LLP, 501 Independence Parkway, Suite 203, Chesapeake, VA 23320-5174
cr	+ Wilmington Savings Fund Society, FSB, d/b/a Christ, BWW Law Group, LLC, 8100 Three Chopt Rd, Suite 240, Richmond, VA 23229-4833
cr	+ Wilmington Savings Fund Society, FSB, d/b/a Christ, c/o BWW Law Group, LLC, 8100 Three Chopt Rd., Suite 240, Richmond, VA 23229-4833
14246550	Bon Secours, PO Box 1123, Minneapolis, MN 55440-1123
14177752	+ DLJ Mortgage Capital, Inc., Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
14177743	++ FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690 address filed with court:, Focused Recovery Solutions, 9701-Metropolitan Ct, Ste B, Richmond, VA 23236-0000
14177744	+ Horizon Fin, Attn: BSA & Fraud Dept, Po Box 800, Michigan City, IN 46361-0800
14177746	#+ Midwest Recovery Syste, Po Box 899, Florissant, MO 63032-0899
14204390	Navient Solutions, LLC on behalf of, Educational Credit Management, Corporation, PO BOX 16408, St. Paul, MN 55116-0408
14349876	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14396736	+ Select Portfolio Svcing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
14177754	+ St. Mary's Hospital, PO Box 549, Lutherville Timonium, MD 21094-0549
14177755	+ TekCollect Inc, Po Box 1269, Columbus, OH 43216-1269

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QPJBARRETT.COM	Dec 24 2021 04:13:00	Peter J. Barrett, Kutak Rock LLP, 341 Dial 866-861-8980 Code: 8499852, 901 East Byrd Street, Suite 1000, Richmond, VA 23219-4071
cr	Email/Text: bankruptcypgl@plaingreenloans.com	Dec 23 2021 23:11:00	Plain Green Loans, Attention: Special Handling, 93 Mack Rd, Suite 600, Box Elder, MT 59521
14177741	+ EDI: CAPITALONE.COM	Dec 24 2021 04:13:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14177742	+ Email/PDF: creditonebknofications@resurgent.com	Dec 23 2021 23:24:33	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14258000	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 23 2021 23:24:38	Henrico Doctors Hospital, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
14259964	Email/PDF: resurgentbknofications@resurgent.com	Dec 23 2021 23:24:38	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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14177745	+ EDI: TCISOLUTIONS.COM	Dec 24 2021 04:13:00	Mid America Bk/total C, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
14177747	+ Email/Text: mmrgbk@miramedrg.com	Dec 23 2021 23:11:00	Miramed Revenue Group, 991 Oak Creek Dr, Lombard, IL 60148-6408
14177748	+ EDI: NAVIENTFKASMSERV.COM	Dec 24 2021 04:13:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
14249118	Email/Text: bankruptcypgl@plaingreenloans.com	Dec 23 2021 23:11:00	Plain Green Loans, 93 Mack Road, Suite 600, Box Elder, MT 59521
14196797	+ Email/Text: joey@rmscollect.com	Dec 23 2021 23:11:00	Patient First c/o Receivables Management Systems, PO Box 8630, Richmond, VA 23226-0630
14177750	+ Email/Text: bankruptcypgl@plaingreenloans.com	Dec 23 2021 23:11:00	Plain Green Loans, 93 Mack Rd Ste 600, Po Box 270, Box Elder, MT 59521-0270
14177751	Email/Text: joey@rmscollect.com	Dec 23 2021 23:11:00	Receivable Management Inc, 7206 Hull Rd, Ste 211, Richmond, VA 23235-0000
14177753	+ EDI: SWCR.COM	Dec 24 2021 04:13:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14191540	+ Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	Dec 23 2021 23:24:36	US Department of Housing & Urban Development, US Department of HUD, 451 7th Street S.W., Washington, DC 20410-0001
15123204	+ Email/Text: bkteam@selenefinance.com	Dec 23 2021 23:11:00	Wilmington Savings Fund Society, FSB, c/o Selene Finance LP, 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042-4546

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRIST, BWW Law Group, LLC, 8100 Three Chopt Road, Suite 240, Richmond, VA 23229-4833
cr	*+	Wilmington Savings Fund Society, FSB, d/b/a Christ, BWW Law Group, LLC, 8100 Three Chopt Road, Suite 240, Richmond, VA 23229-4833
14346271	*	DLJ Mortgage Capital, Inc., Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14177749	##+	NPAS, Inc., PO Box 99008, Bedford, TX 76095-9108

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2021 at the address(es) listed

District/off: 0422-7

User: bullockn

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**below:**

<b>Name</b>	<b>Email Address</b>
James H. Wilson, Jr.	on behalf of Debtor Sarah Lynne Wright jameswilson29@gmail.com
Judy A. Robbins	USTPRegion04.RH.ECF@usdoj.gov
Malcolm Brooks Savage, III	on behalf of Creditor DLJ Mortgage Capital Inc. LOGSECF@logs.com
Mary F. Balthasar Lake	on behalf of Creditor DLJ Mortgage Capital Inc. LOGSECF@logs.com
Matthew Christopher Rawls	on behalf of Creditor DLJ Mortgage Capital Inc. matthew.rawls@bww-law.com, bankruptcy@bww-law.com
Matthew Christopher Rawls	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust matthew.rawls@bww-law.com, bankruptcy@bww-law.com
Matthew Christopher Rawls	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST matthew.rawls@bww-law.com, bankruptcy@bww-law.com
Peter J. Barrett	peter.barrett@kutakrock.com charisse.matthews@kutakrock.com;pbarrett@ecf.axosfs.com

TOTAL: 8